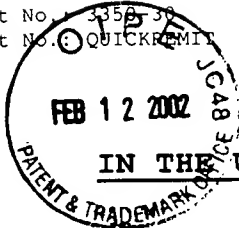


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3/13/02  
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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :  
Ganesan et al :  
Application No.: 09/298,889 : Group Art Unit: 2167  
Filed: April 26, 1999 : Examiner: E. Gort  
For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

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**AMENDMENT**

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

I hereby certify that this paper or  
fee is being deposited with the  
U.S. Postal Service as First Class  
Mail addressed to the Assistant  
Commissioner for Patents,  
Washington, D.C. 20231

on Jan. 18, 2002  
.....  
.....  
Signature

Dear Sir:

In response to the Official Action dated October 19, 2001,  
the time for response to which is up to and including January  
19, 2002, please amend the above referenced application as  
follows:

IN THE CLAIMS:

Please amend claims 3-4, 7, 9, 14, 18, and 20 as follows:

A1 3. (AMENDED) A method according to claim 2, further comprising  
the step of:  
transmitting the directive only after receipt of the access  
request.

Docket No.: 3350-30  
Client No.: QUICKREMIT

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PATENT

2167  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Amendment Application of

Ganesan et al

Application No.: 09/298,889

Filed: April 26, 1999

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: Group Art Unit: 2167  
:  
: Examiner: E. Gort  
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Technology Center 210G

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

Honorable Assistant  
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for Patents  
Washington, DC 20231

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Commissioner for Patents, Washington, D.C.  
20231

on

Signature

Sir:

Transmitted herewith is an Amendment in the above-identified application.

[X] No additional fee is required.

[] Also attached:

The fee has been calculated as shown below:

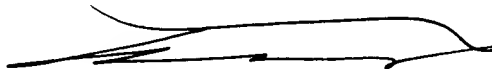
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	24	20	4	x \$18 =	\$72.00
Independent Claims	4	4	0	x \$80 =	\$0
Petition for Extension of Time for---- month					\$0
<b>TOTAL FEE DUE</b>					<b>\$72.00</b>

[X] A check in the amount of \$72.00 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 12-0429, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

LALOS & KEEGAN



Alfred A. Stadnicki  
Registration No. 30,226

1146 Nineteenth Street, N.W.  
Fifth Floor  
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Date: January 18, 2002